INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
TRANSACTION OVER A NETWORK VIA A
WIRELESS SERVICE
DOCKET NO. 17331-0010
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FIG. 1

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
and Andrew Bradnan

TITLE: INITIATION OF AN INFORMATION
TRANSACTION OVER A NETWORK VIA A
WIRELESS SERVICE

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```
<XML>                                                              110
<Information Account>
    <Account_Name> John Doe_5 </Account_Name>
    <Account_No> 34153443.3.2 </Account_No>
    <Name>
        <First_Name>  John </First_Name>
        <Last_Name>  Doe </Last_Name>
        <Middle_Name>  Michael </Middle_Name>
        <Title>  Mr. </Title>
        <Suffix>  Jr. </Suffix>
    </Name>
    <DOB>
        <DOB_Month>  January </DOB_Month>
        <DOB_Day>  1 </DOB_Day>
        <DOB_Year>  1960 </DOB_Year>
    </DOB>
    <Personal_Contact_Info>
        <Home_Phone preferred="yes">  555.555.555 </ Home_Phone>
        <Work_Phone>  555.555.1111 </ Work_Phone>
        <Cell_Phone>  222.333.444 </ Cell_Phone>
        <Home_Email>  doe@homeisp.com.</ Home_Email>
        <Work_Email>  jdoe@workisp.com.</ Work_Email>
        <Home_Address1>
                .
                .
                .
         . </Home_Address1>
        .

    </Personal Contact_Info>

    <My_Documents>
        <Doc1>
                .
                .
                .
        </Doc1>
        .
        .
    <My_Documents>
        .
        .

</Information Account>
</XML>
```

204

202

206

208

FIG. 2

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
and Andrew Bradnan
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110

302b

```
<XML>
<Information Account>
    <Account_Name> John Doe_5 </Account_Name>
    <Account_No> 34153443.3.2 </Account_No>
    <Information Product_X>
        <First_Name> John </First_Name>
        <Last_Name> Doe </Last_Name>
        . . .
    </Information Product_X>
</Information Account>
</XML>
```

302c

```
<XML>
<Information Account>
    <Account_Name> John Doe_5 </Account_Name>
    <Account_No> 34153443.3.2 </Account_No>
    <Passport_Product>
        <First_Name> Pointer to First_Name in "Profile" </First_Name>
        <Last_Name> Pointer to Last_Name in "Profile" </Last_Name>
        Passport Number
    </Passport_Product>
</Information Account>
</XML>
```

306

302a

```
<XML>
<Information Account>
    <Account_Name> John Doe_5 </Account_Name>
    <Account_No> 34153443.3.2 </Account_No>
    <Profile>
        <First_Name> John </First_Name>
        <Last_Name> Doe </Last_Name>
        <Middle_Name> Michael </Middle_Name>
        <Title> Mr. </Title>
        <Suffix> Jr. </Suffix>
        <DOB_Month> January </DOB_Month>
        <DOB_Day> 1 </DOB_Day>
        <DOB_Year> 1960 </DOB_Year>
        . . .
    </Profile>
</Information Account>
</XML>
```

304

FIG. 3

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
              and Andrew Bradnan
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400

402

Consumer Authentication

(key) UserID
UserName
Password
Email
Attempts
Last Attempt
Challenge
Response
eTicket-1
eTicket-2
eTicket-3
eTicket-4
eTicket-5
OwnerSPID

404

VaultData (Product)

302b-c

(key) UserID
(key) PRID
DataOld
Version
LastWrite
Data

406

Transaction Log (Actions)

(key) TransactionID
Action
UserID
IncentiveID
SPID
PRID
TransactionDateTime

408

302a

Profile

(key) UserID
Profile Data
DataOld
Version
LastWrite
Data

304

FIG. 4

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
             and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
             TRANSACTION OVER A NETWORK VIA A
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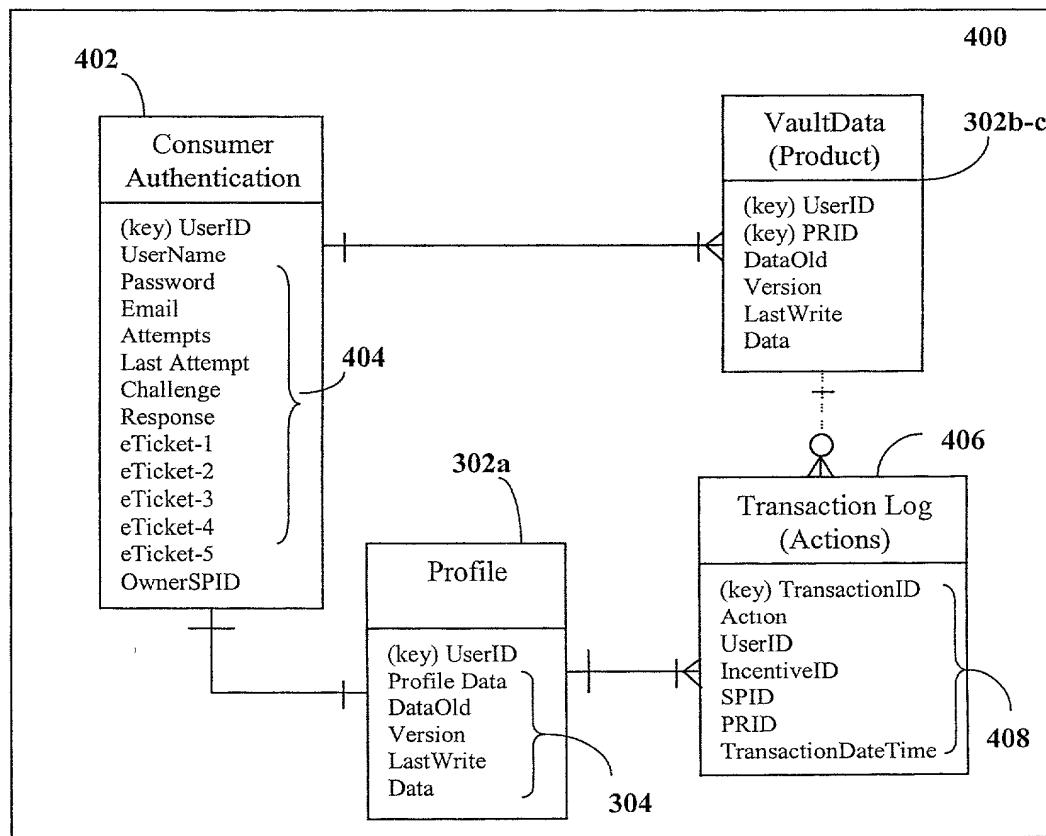
FIG. 5

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
            and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
            TRANSACTION OVER A NETWORK VIA A
            WIRELESS SERVICE
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FIG. 6

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
            and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
            TRANSACTION OVER A NETWORK VIA A
            WIRELESS SERVICE
DOCKET NO. 17331-0010
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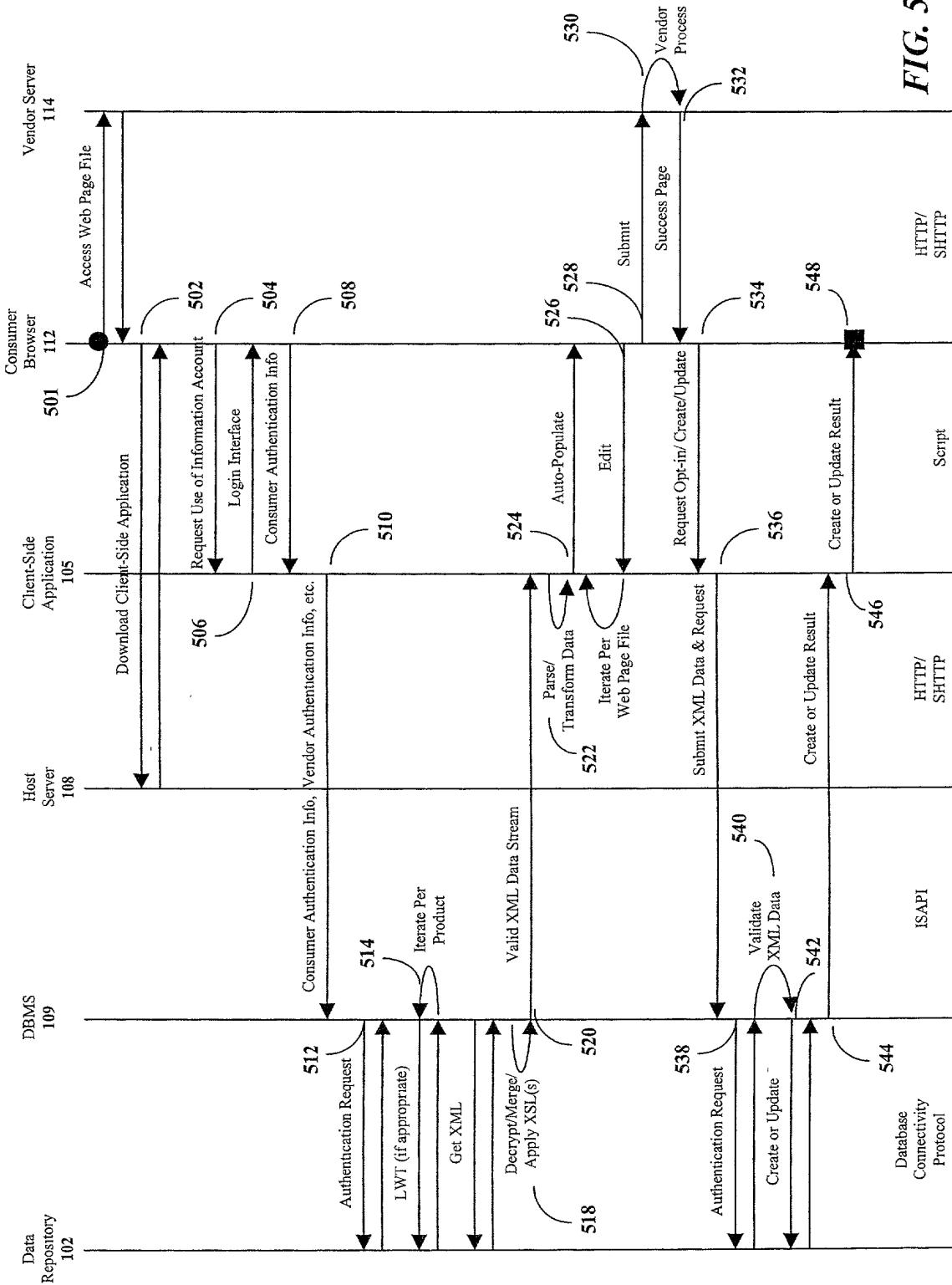
FIG. 7

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
             and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
             TRANSACTION OVER A NETWORK VIA A
             WIRELESS SERVICE
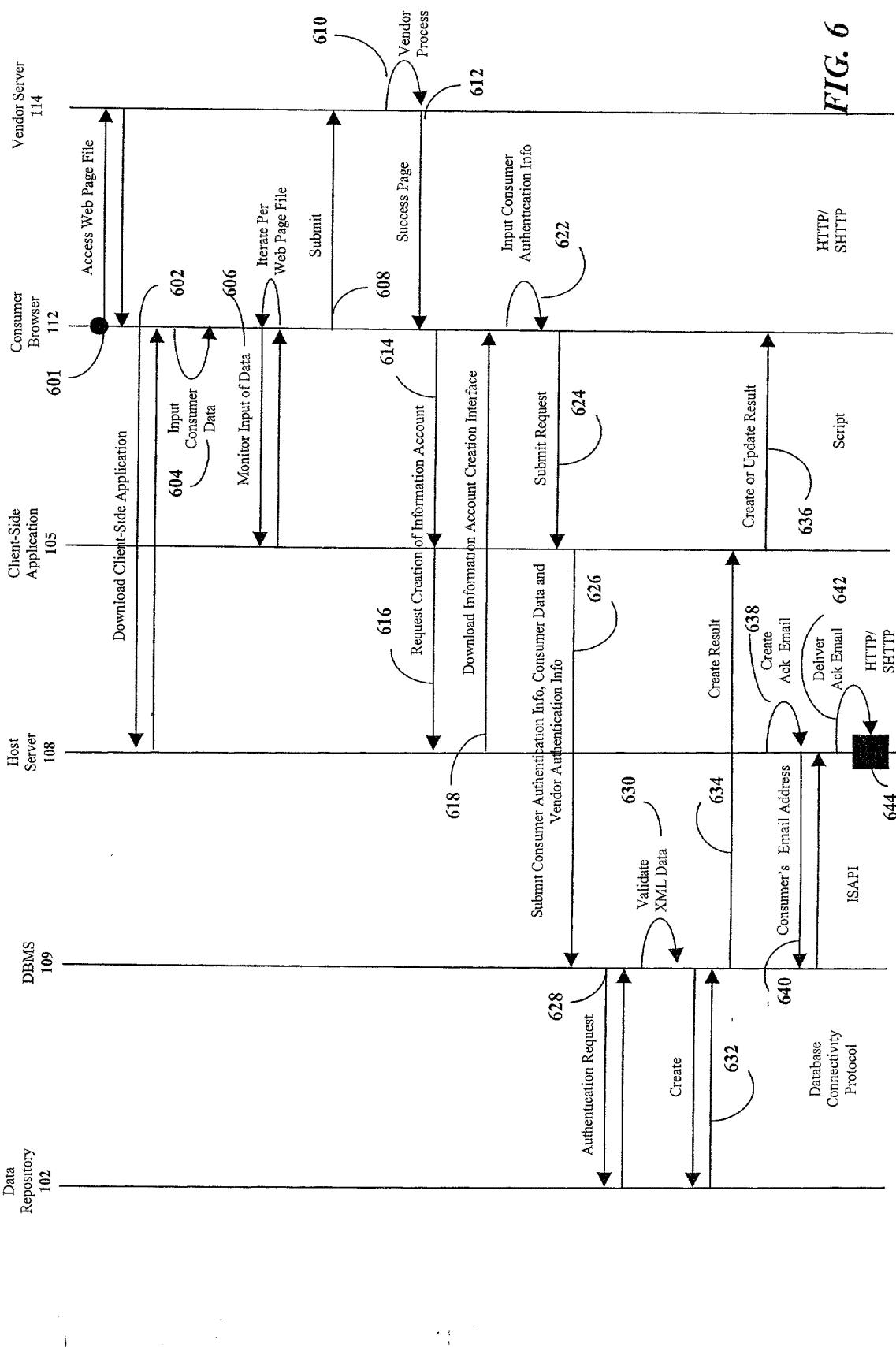DOCKET NO.   17331-0010
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FIG. 8

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
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Welcome to "Vendor Y" Web Site

Useful Links:

View Products/Services

Fill Out Enrollment Application — 902

Contact Us

FAQ

Info.Accts. Accepted

BrandY BrandX.

BrandZ

Member - Exchange B

Click Here to Access or Create
Your BrandY Info Acct.

112

116Y

904

906

908

FIG. 9

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
TRANSACTION OVER A NETWORK VIA A
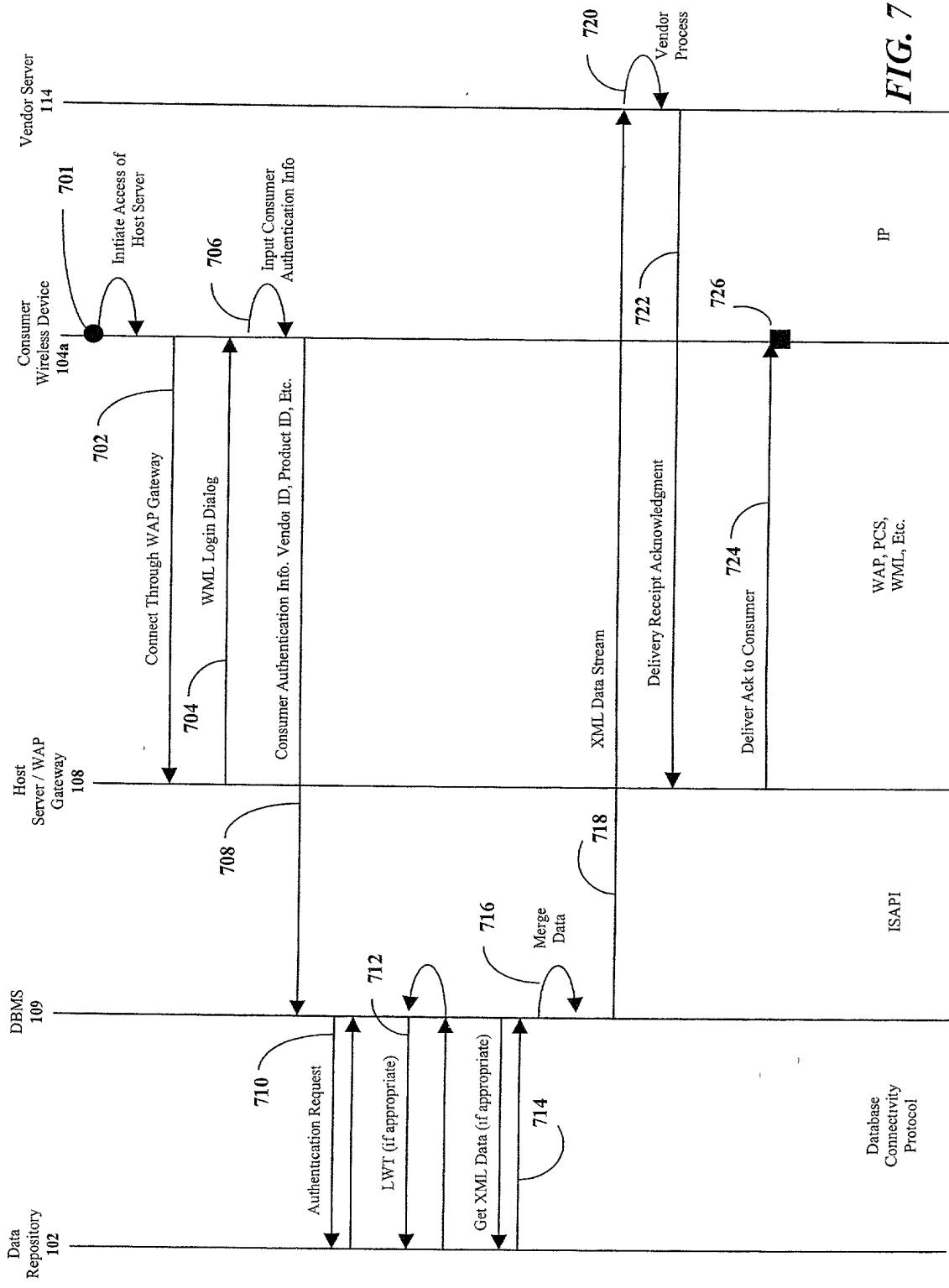WIRELESS SERVICE
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FIG. 10

Financial
Processing
System **1006**

Extraction
Module
1004

Data **102**
Repository

Information
Account **110**

Transaction
Log **1002**

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and Andrew Bradnan
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1101
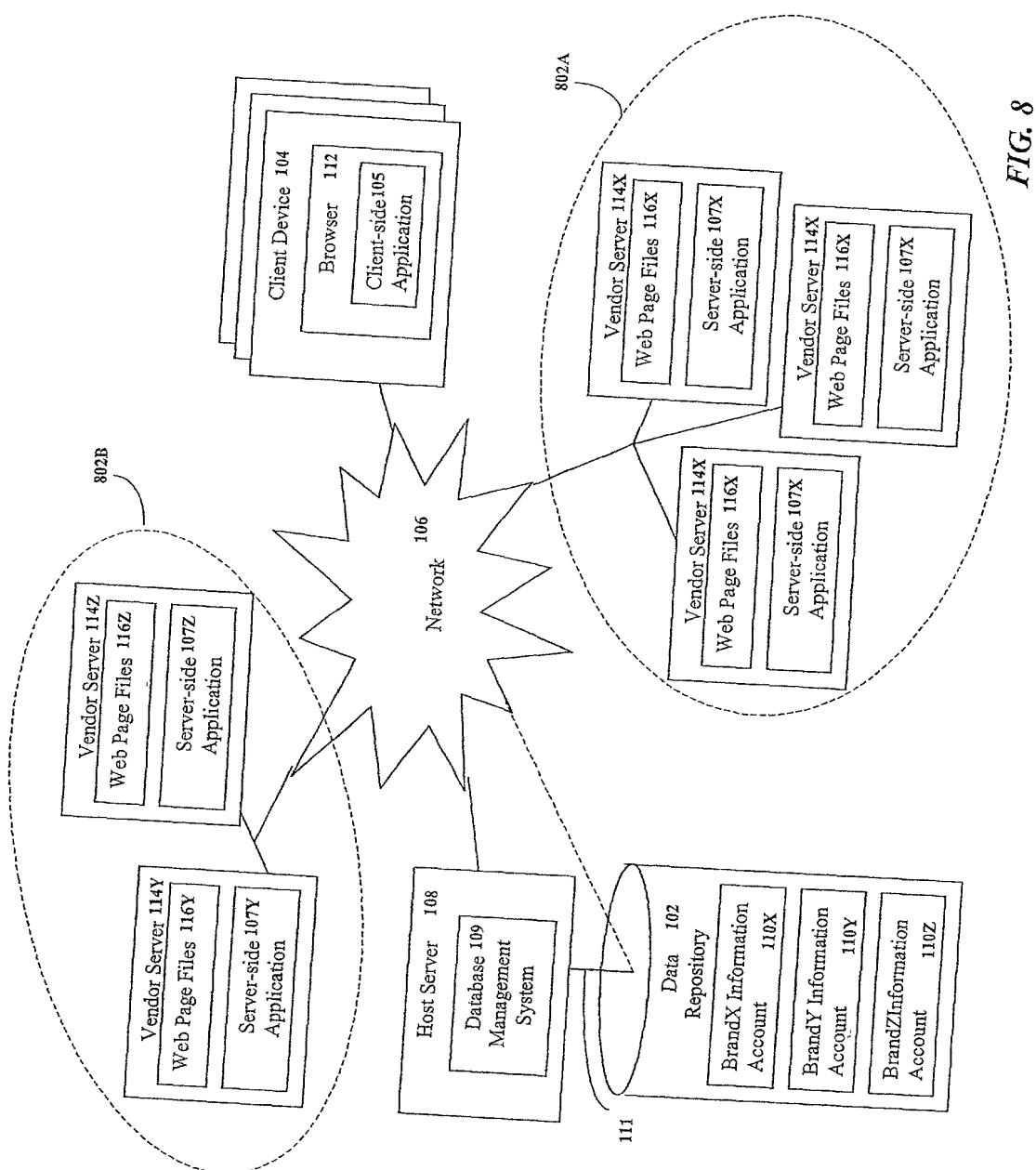
Start

1102

Receive User Supplied Consumer Authentication Information Via
First Web-site that Requires Sign-on to Access Information Account

1104

Determine Browser Identifier and Sign-On Time

1106

Consumer Authentication Information, Browser Identifier and
Sign-on Time Stored in Authentication Table

1108

Detect Subsequent Request for Access to Information
Account From Subsequent Web-Site That Requires Sign-on
to Access Information Account

1110

Determine Browser and Sign-On Time

1112

Based on Browser Identifier, Look Up Consumer
Authentication Information in Authentication Table

1114

Preference
Set to Indicate Single Sign-On
Activated? — No

Yes

1118

Has
User Already Been
Authenticated? — No

1122

User's Previous
Authentication
Remains Valid;
By-Pass Sign-On
Interface

Yes **1120**

Time-Out Interval
Expired? — Yes

No

1116

Prompt User To
Sign-On Again

FIG. 11

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
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```
<XML>
<Tickets>
        <Ticket_1>
                Valid Period,
                Number of Uses,
                Read/Write/Modify,
                Service Provider ID,          1206
                Data ID,
                Filter ID,

                        .

                        .

                        .

                </Ticket_1 >

        <Ticket_2>
                Valid Period,
                Number of Uses,
                Read/Write/Modify,
                Service Provider ID,
                Data ID,
                Filter ID,

                        .

                        .

                        .

                </Ticket_2 >

                .

                .

                .

        </Tickets>
</XML>
```
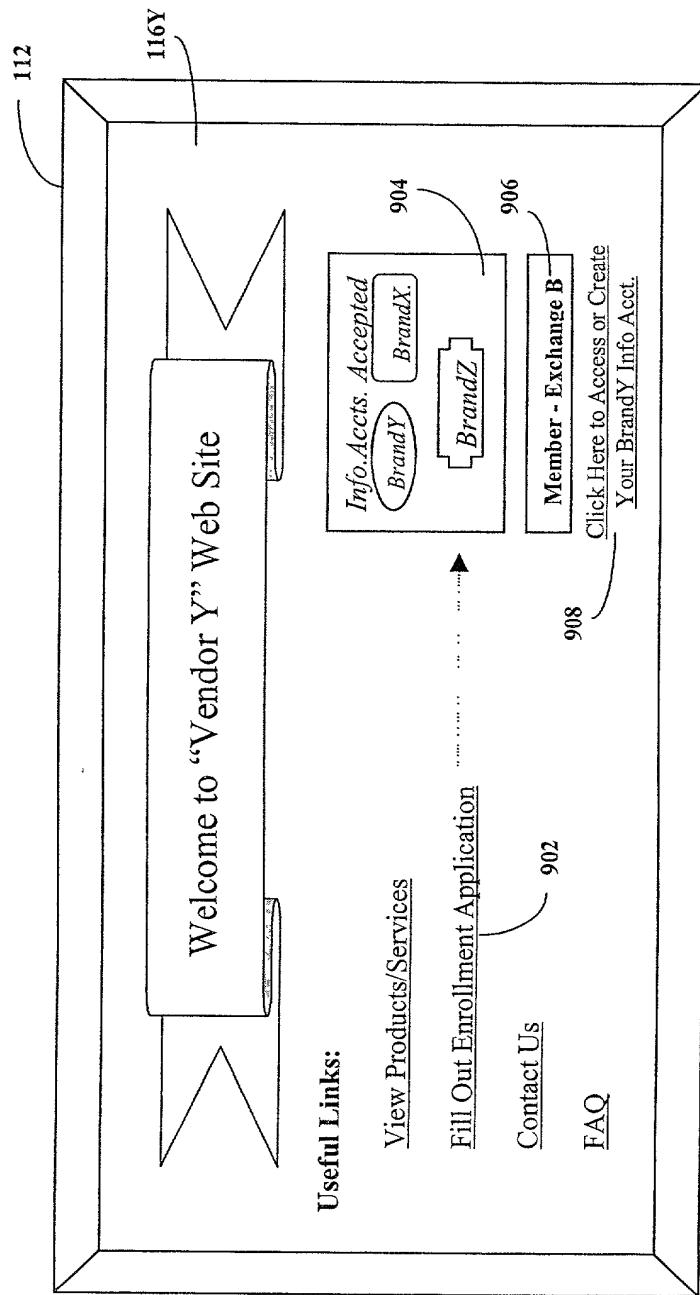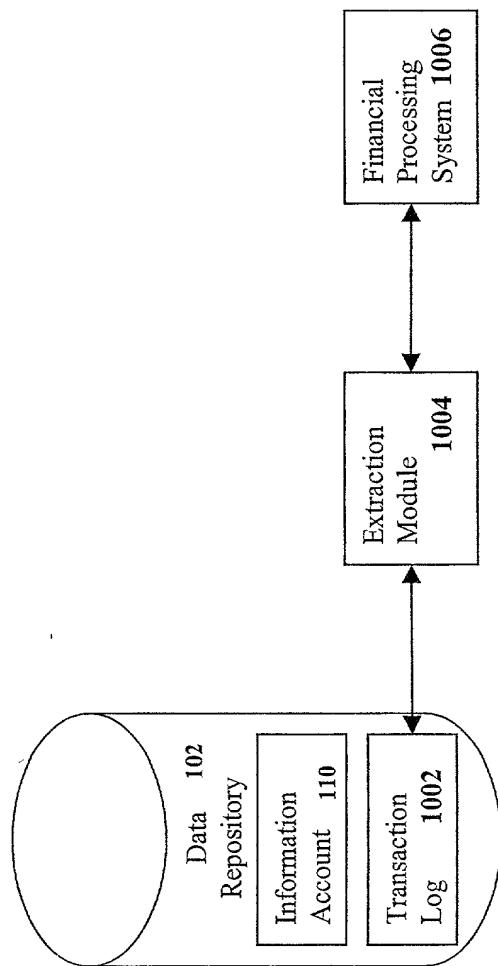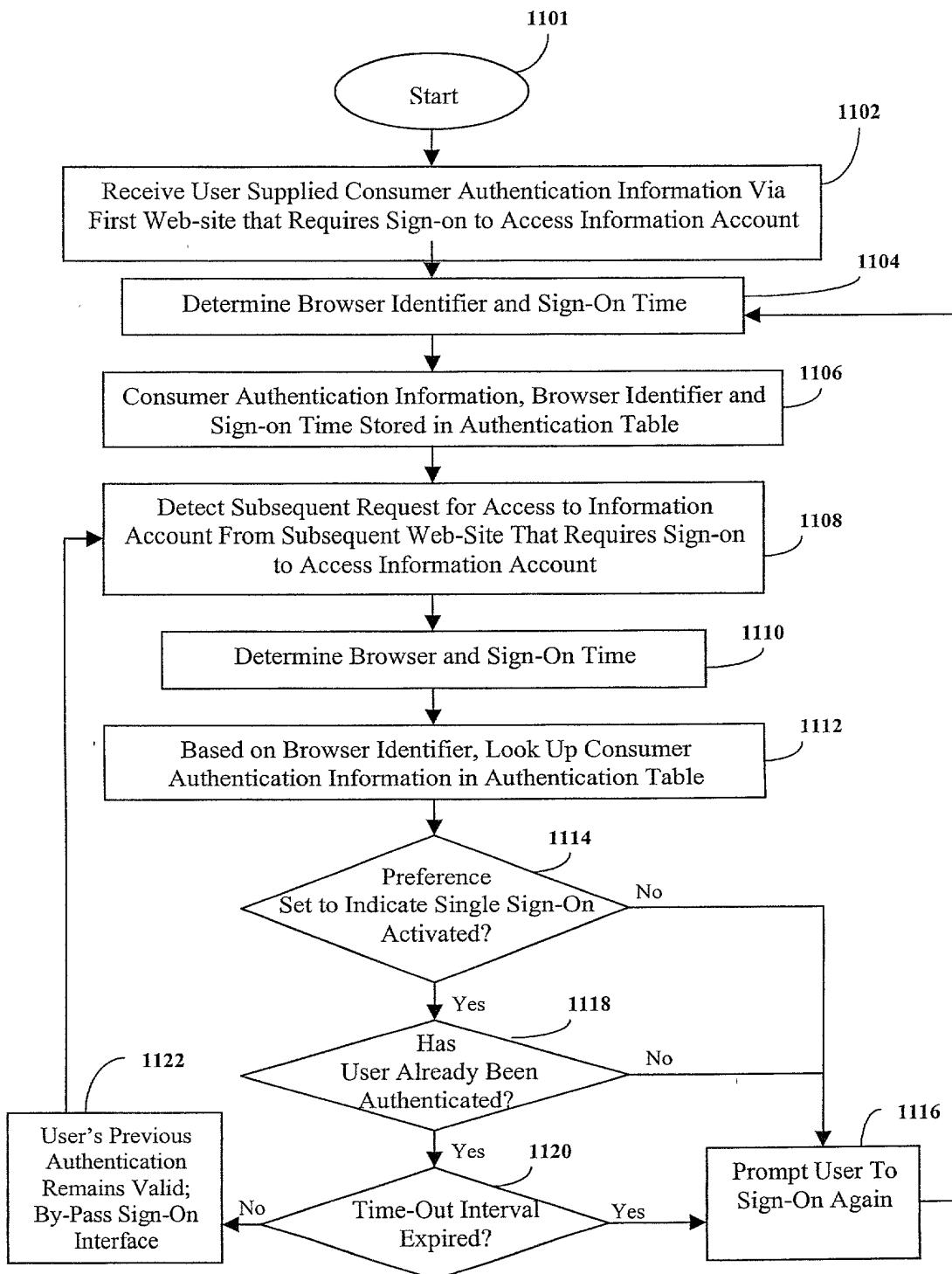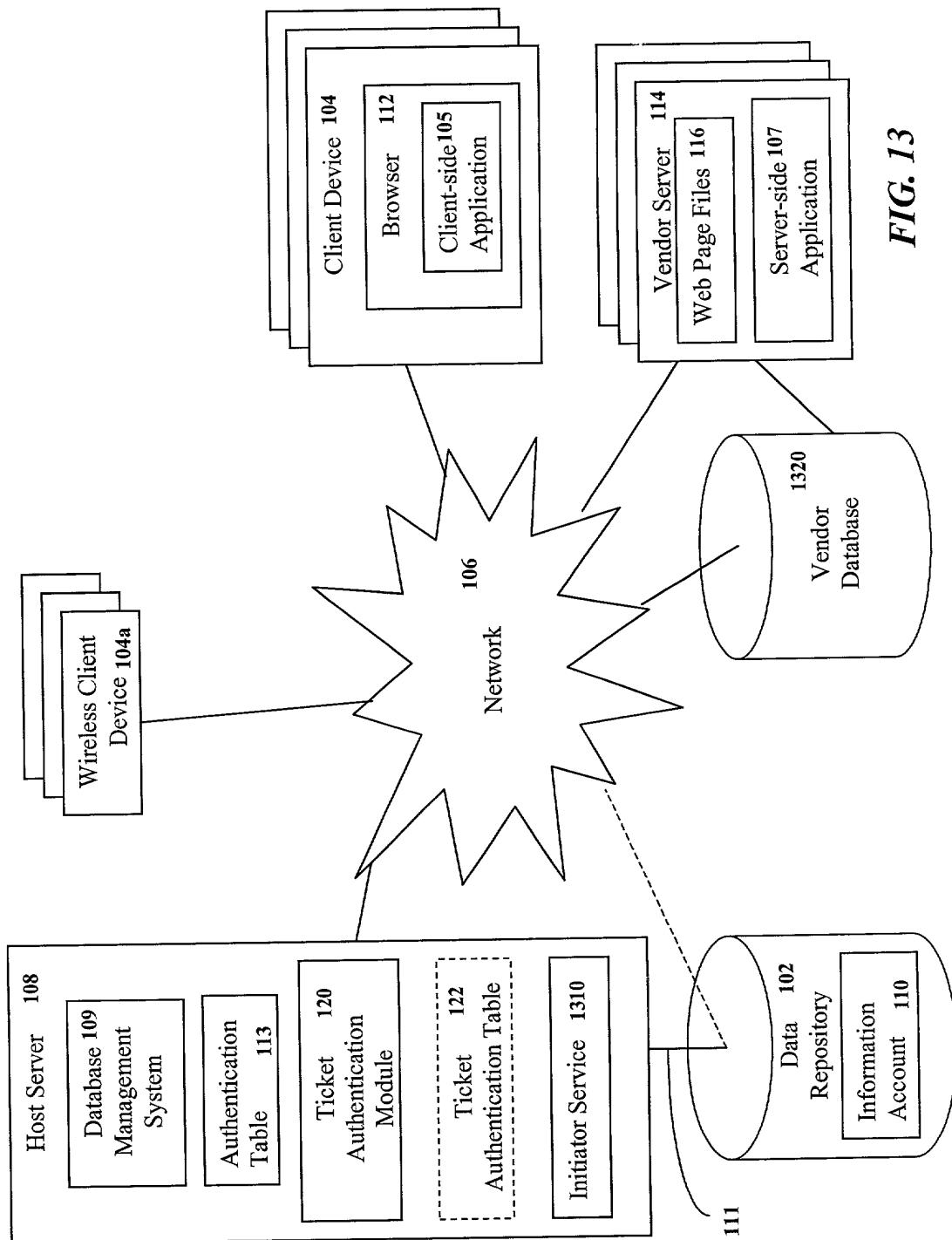
1202

1204

FIG. 12

INVENTORS: Nick Steele, Joe Maranville, Stan Hawkins
and Andrew Bradnan
TITLE: INITIATION OF AN INFORMATION
TRANSACTION OVER A NETWORK VIA A
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FIG. 13